What is claimed is:

1. A method of a mediator carrying on a communication with a client terminal having a client identifier address, including:

a) initializing a communication with the client terminal, including associating a particular reply address to which a reply to a message needs to be directed, including selecting the particular reply address from a multiplicity of addresses at which the mediator receives replies;

b) sending at least one message to the client terminal that includes the particular reply address;

c) receiving a reply to the at least one message from the client terminal at the particular reply address, the reply including the client identifier address;

d) storing the reply in a matrix, the matrix including a first axis indexed by client identifier address and a second axis indexed by reply address; and

e) evaluating the reply using the client identifier address and the reply address at which the reply is received.

2. The method of claim 1, wherein evaluating the reply further includes analyzing the semantics of the reply.

3. The method of claim 1, wherein initializing a communication is responsive to a set up request that identifies the client terminal and a particular service provider.

4. The method of claim 1, further including tracking which of the multiplicity of addresses are currently available for use, and initializing a communication further includes selecting the particular reply address from those addresses which are currently available for use.

5. The method of claim 1, wherein sending a message to the client terminal includes sending an SMS message which capable of being responded to with a single character reply.

6. The method of claim 4, wherein the at least one message includes a plurality of messages, the communication includes a plurality of message and reply exchanges, and initiating a communication includes associating different reply addresses with each different message.

7. The method of claim 4, wherein initializing a communication further includes selecting the particular reply address at random from those addresses which are currently available for use.

8. The method of claim 5, wherein the matrix further includes a third axis indexed by the single character reply.

9. The method of claim 6, whereby evaluating the reply can proceed even when the different replies are received in a different order than the exchanges are initiated.

10. The method of claim 5, wherein the mediator is simultaneously communicating with a plurality of other client terminals each having a different client identifier address.

11. A mediator that controls communications with a client terminal having a client identifier address, the mediator including:

a) a multiplicity of addresses at which the mediator is capable of receiving communications from the client terminal;

b) logic and resources adapted to

i) initialize a communication with the client, including associating a particular reply address to which a reply to a message needs to be directed, the particular reply address being selected from the multiplicity of addresses,

ii) send at least one message to the client terminal that includes the particular reply address,

iii) receive a reply from the client terminal to the at least one message at the particular address, the reply including the client identifier address,

iv) store the reply in a matrix, the matrix including a first axis indexed by client identifier address and a second axis indexed by reply address, and

v) evaluate the reply using the client identifier address and the reply address at which the reply is received.

12. The mediator of claim 11, wherein the logic and resources to evaluate the reply further analyzes the semantics of the reply.

13. The mediator of claim 11, wherein the logic and resources to initialize a communication includes logic and resources to associate a different particular reply address to each message when the at least one message includes a plurality of messages and the communication includes a plurality of message reply pairs.

14. The mediator of claim 13, whereby the logic and resources are adapted to process replies to messages even when the different replies are received out of order from the different messages.

15. The mediator of claim 13, wherein the logic and resources further includes logic and resources to track which of the multiplicity of addresses are currently available for use, and logic and resources to initialize a communication further includes logic and resources to select the particular reply address from those addresses which are currently available for use.

16. The mediator of claim 11, wherein the logic and resources to initialize the communication is adapted to be responsive to a set up request that identifies the client terminal and the particular service provider.

17. The mediator of claim 15, wherein the logic and resources to select the particular reply address from the multiplicity of addresses chooses the selection at random.

18. The mediator of claim 11, wherein the client identifier address is chosen from the group consisting of a client's A-subscriber's number, Calling Line Identity, e-mail address and IP address.

19. A method of a mediator authenticating a client, the client using a mobile telephonic device capable of sending and receiving SMS messages and having a client identifier address, the mediator performing acts including:

a) assigning a unique reply address to an SMS message from a multiplicity of available reply addresses;

b) sending the SMS message to the client at the client identifier address; and

c) authenticating the client if a reply to the SMS message is received at the unique reply address.

20. The method of claim 19, wherein the unique reply address is assigned at random from among the multiplicity of available reply addresses.

21. The method of claim 19, wherein the method further includes storing the reply in a matrix including a first axis indexed by client calling line identifier number and a second axis indexed by reply address.

22. The method of claim 19, wherein the mediator includes a network server programmed to perform the method.

23. The method of claim 19 wherein the client's identifier address includes an identifier chosen from the group consisting of a client's A-subscriber's number, Calling Line Identity, e-mail address and IP address.

24. A method of a client using a client terminal device having a client identifier address communicating with a service provider through a mediator, including the acts of:

a) sending an inquiry pertaining to the service provider to the mediator using the client terminal device;

b) receiving at least one message responsive to the inquiry from the mediator, the at least one message having an associated reply address;

c) composing a reply to the at least one message; and

d) sending the reply to the associated reply address.

25. The method of claim 24 wherein the inquiry and reply are SMS messages.

26. The method of claim 24 wherein the at least one message is in a form that is capable of being responded to with a single character response, and wherein the act of composing includes choosing the single character response.

27. The method of claim 24 wherein the at least one message is in a form that is capable of being responded to with a number and wherein the act of composing includes choosing the number.